

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON

In Re:

RAYMOND E STIDHAM
ANDREA J STIDHAM

Debtors

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§
§
§

Case No. 09-30812-H5-13
Chapter 13

JUDGE KAREN BROWN

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT
AND MOTION TO DEEM MORTGAGE CURRENT**

THIS MOTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEY.

To the Honorable United States Bankruptcy Judge:

William E. Heitkamp, Chapter 13 Trustee (the "Trustee"), files this Notice of Final Cure Payment and Motion to Deem Mortgage Current.

NOTICE OF FINAL CURE PAYMENT

1. Based on the Trustee's records, the Debtor has completed all payments to the Trustee due under the confirmed plan in this case. Pursuant to FED. R. BANKR. P. 3002.1(f), you are hereby notified that the Debtor has paid in full the amounts required to cure any default (both pre- and post-petition) on all claims secured by a security interest in the Debtor's principal residence. You are further notified pursuant to FED. R. BANKR. P. 3002.1(f), that within twentyone (21) days after service of this notice, each holder of a claim secured by a security interest in the Debtor's principal residence is required to file and serve on the Debtor, the Debtor's counsel, and the trustee a statement indicating (1) whether the holder agrees that the Debtor has paid in full the amount required to cure any default on its claim, and (2) whether the Debtor is otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5). The statement must itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to FED. R. BANKR. P. 3001(f).

Motion to Deem Mortgage Current and Direct Debtor to Begin Making Direct Payments

2. Based on the Trustee's records, the Debtor has completed all payments to the Trustee required under the confirmed plan in this case to the following creditors whose claims are secured by a security interest in the Debtor's principal residence:

NATIONSTAR MORTGAGE

3. The Trustee requests an order determining that (i) the claim(s) of the above identified creditor(s) are current; (ii) all escrow deficiencies, if any, have been cured; and (iii) all legal fees, inspection fees and other charges imposed by the creditor, if any, have been satisfied in full.

4. The Debtor should begin making direct payments to the following creditors whose claims are secured by a security interest in the Debtor's principal residence:

<u>Creditor Name & Address</u>	<u>Amount</u>	<u>Next Payment Due Date</u>
NATIONSTAR MORTGAGE 350 HIGHLAND DRIVE LEWISVILLE, TX 75067	903.03	03/01/2014

Accordingly, the Trustee requests that the Court grant relief consistent with the foregoing and such other relief as is just.

Dated: 03/27/2014.

Respectfully Submitted,

/s/ William E. Heitkamp

William E. Heitkamp, Trustee
Admissions Id. No. 3857
Kenneth P. Thomas, Staff Attorney
Admissions, Id. No. 1347
Tiffany D. Reyes, Staff Attorney
Admissions Id. No. 1419995
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CERTIFICATE OF SERVICE

A copy of the foregoing Motion to Deem Mortgage Current was served on March 27, 2014 upon all parties listed below as indicated.

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ANDREA J STIDHAM
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HOUSTON, TX 77018

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CREDITOR:
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CM/ECF

CREDITOR ATTORNEY:
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CM/ECF

/s/ William E. Heitkamp

William E. Heitkamp, Trustee
Kenneth P. Thomas, Staff Attorney
Tiffany D. Reyes, Staff Attorney